

Voluntary Life Insurance

If you would like to purchase additional life insurance protection for you or your dependents, you may do so through CIGNA's voluntary life insurance. You must be a full-time employee and work a minimum of 20 hours per week to be eligible. This plan is a voluntary plan, meaning if you participate you are responsible for the entire cost of the premium.



CIGNA

A Business of Caring.

Voluntary Coverage for Yourself

You can buy coverage for yourself in increments of \$10,000 up to \$500,000. If you purchase an amount greater than \$250,000 or increase coverage after initial eligibility, you will need to provide evidence of insurability. Death benefits will be reduced by 50% at age 70. And, your coverage ends when you retire.

If you become totally disabled before turning 60 years old, your coverage will remain in force without needing to pay premiums provided the insurance company approves you for this benefit. There is a nine-month waiting period and benefits will continue to age 65, as long as you remain totally disabled and provide proof each year. If you become terminally ill, you may receive 50% of your death benefit up to \$250,000.

When you enroll in the voluntary life plan, you pay the premium cost through payroll deductions. The chart to the right shows your cost depending on your age and whether or not you smoke. Deductions are taken on a per pay period basis.

A sample contribution calculation

Employee (age 28, non-smoker)	$\$250,000 \div 10,000 = 25 \text{ units}$ 25 units X \$0.205 per unit	= \$5.13
Spouse/Domestic Partner (age 24, smoker)	$\$100,000 \div 10,000 = 10 \text{ units}$ 10 units X \$0.422 per unit	= \$4.22
Children	\$10,000 benefit level	= \$0.920
Total Bi-weekly Cost		\$10.27

Additional AD&D Coverage

When you and/or your spouse/ domestic partner enroll in voluntary life insurance you automatically receive additional AD&D coverage of \$20,000.

Rate Per \$10,000

Age	Smoker Rate	Non-Smoker Rate
Less than 30	\$0.422	\$0.205
30-34	\$0.524	\$0.262
35-39	\$0.840	\$0.422
40-44	\$1.160	\$0.627
45-49	\$2.150	\$1.210
50-54	\$3.220	\$1.790
55-59	\$4.690	\$2.580
60-64	\$5.950	\$3.320
65-69	\$8.790	\$4.950
70-74	\$16.74	\$9.320
75-79	\$25.990	\$14.470
80 and older	\$62.450	\$34.830

Voluntary Coverage for Your Dependents

If you decide to purchase coverage for your spouse/domestic partner, you may purchase coverage in increments of \$10,000 up to \$500,000, whether or not you purchase coverage for yourself. Rates are based on age. If you purchase an amount of dependent life coverage greater than the coverage amounts in the table to the right or increase coverage after initial eligibility, evidence of insurability will apply, which means you need to supply proof of good health which is acceptable to the insurance company.

You can also enroll your children in the plan. Coverage starts for children at least 14 days old through age 25. You can purchase coverage in increments of \$2,500 to a maximum of \$10,000 for children six months to 25 years old. A \$500 benefit is available for children 14 days to six months old.

Employee Coverage Amount	Spouse/Domestic Partner Coverage Guaranteed Amount
\$50,000	\$10,000
\$100,000	\$20,000
\$150,000	\$30,000
\$200,000	\$40,000
\$250,000	\$50,000

Child Coverage Amount	Rate
\$2,500	\$0.230
\$5,000	\$0.460
\$7,500	\$0.690
\$10,000	\$0.920

Guarantee issue is available only at initial eligibility. All other requests for coverage are subject to underwriting approval. Rates for age 75 and over apply to active, full-time employees only. Spouse/domestic partner coverage ends at age 75. Suicide is excluded for the first two years of voluntary life coverage. Exclusions for the AD&D coverage will be listed in the enrollment brochures. This is a summary of group term life insurance coverage available under CIGNA Group Insurance. For specific provisions, please contact the City of Albuquerque Insurance Office (505-768-3758). Underwritten by Life Insurance Company of North America. This information is a brief description of the important features of the plan. It is not a contract. In the event of a discrepancy between this summary and the group insurance policy, benefits will be paid according to the terms and conditions of the policy. Please refer to your Life Insurance Company of North America brochure for a complete description of benefits, limitations and exclusions.